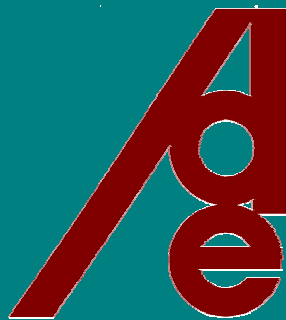


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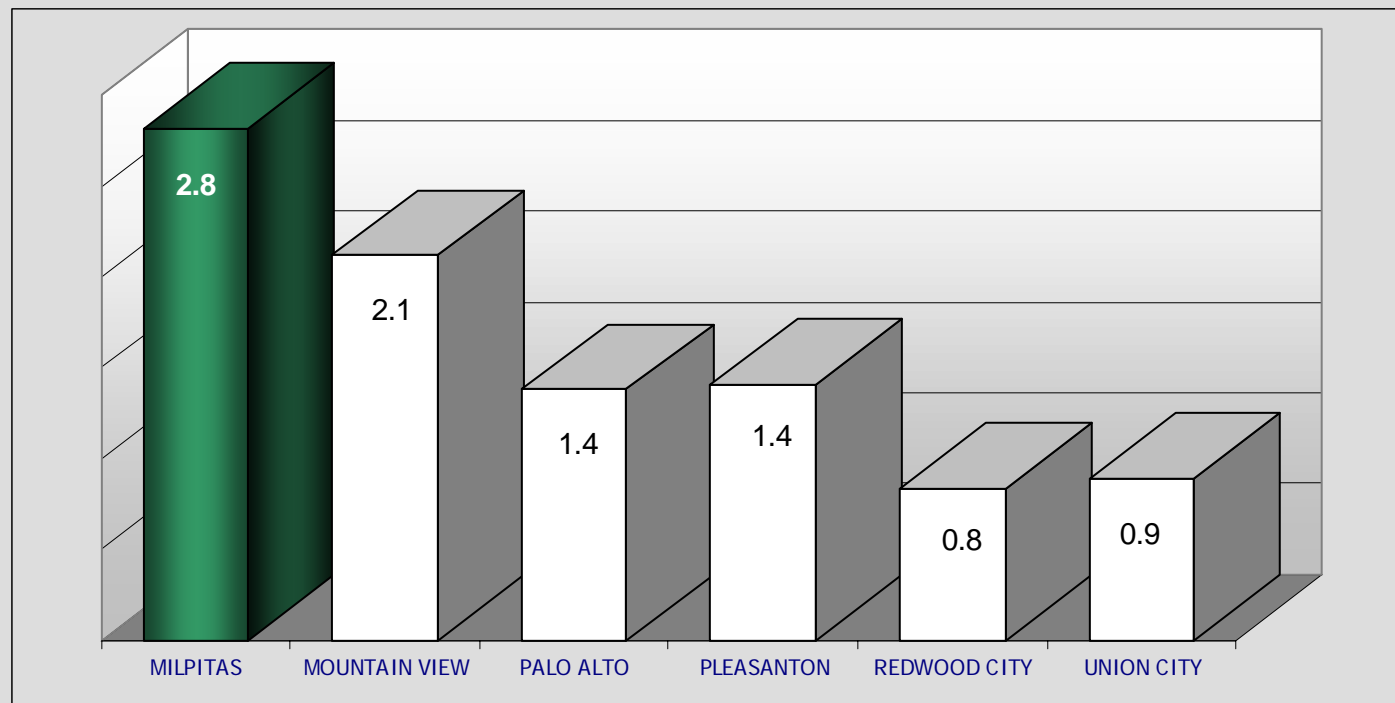
Presented by

KATHIE STUDWELL
Applied Development Economics

7 September 2004



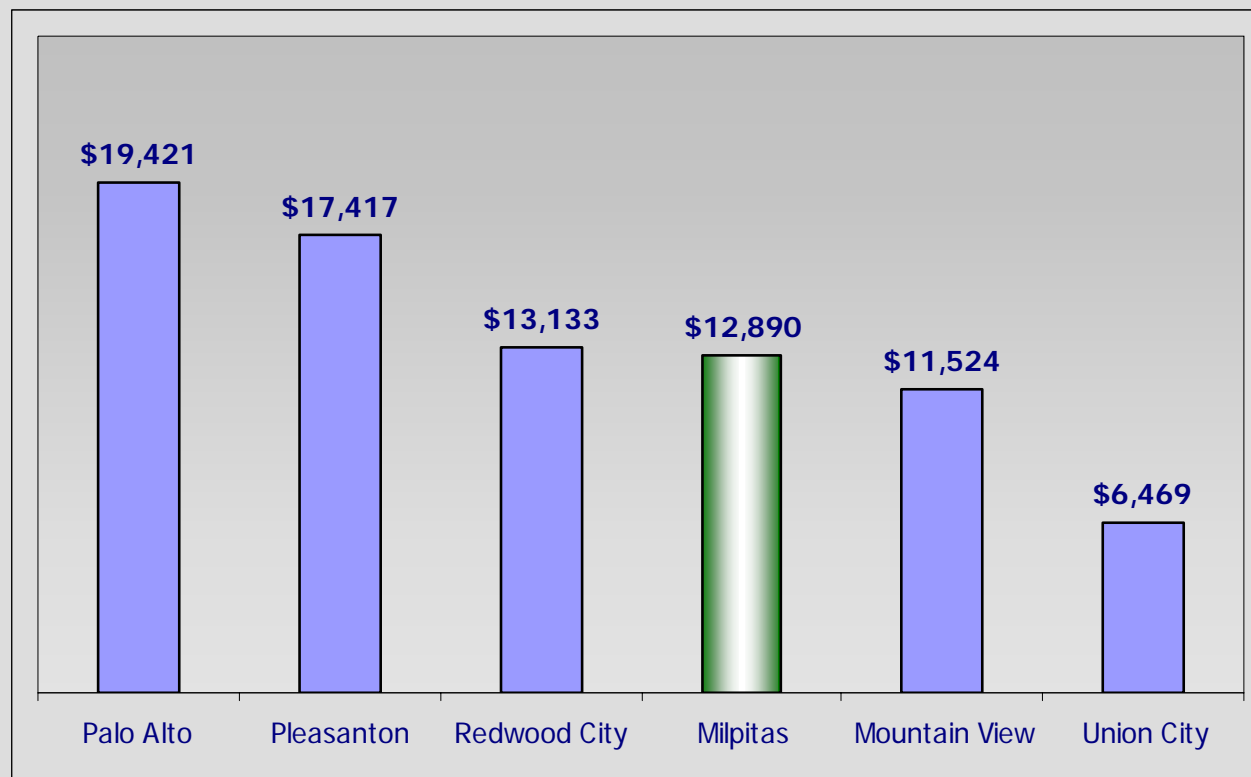
Jobs to Housing Ratio



Source: Calculations by Applied Development Economics with data from the California Department of Finance, County Business Patterns, the 1997 Economic Census and Zapdata.com (a Dun & Bradstreet Company)



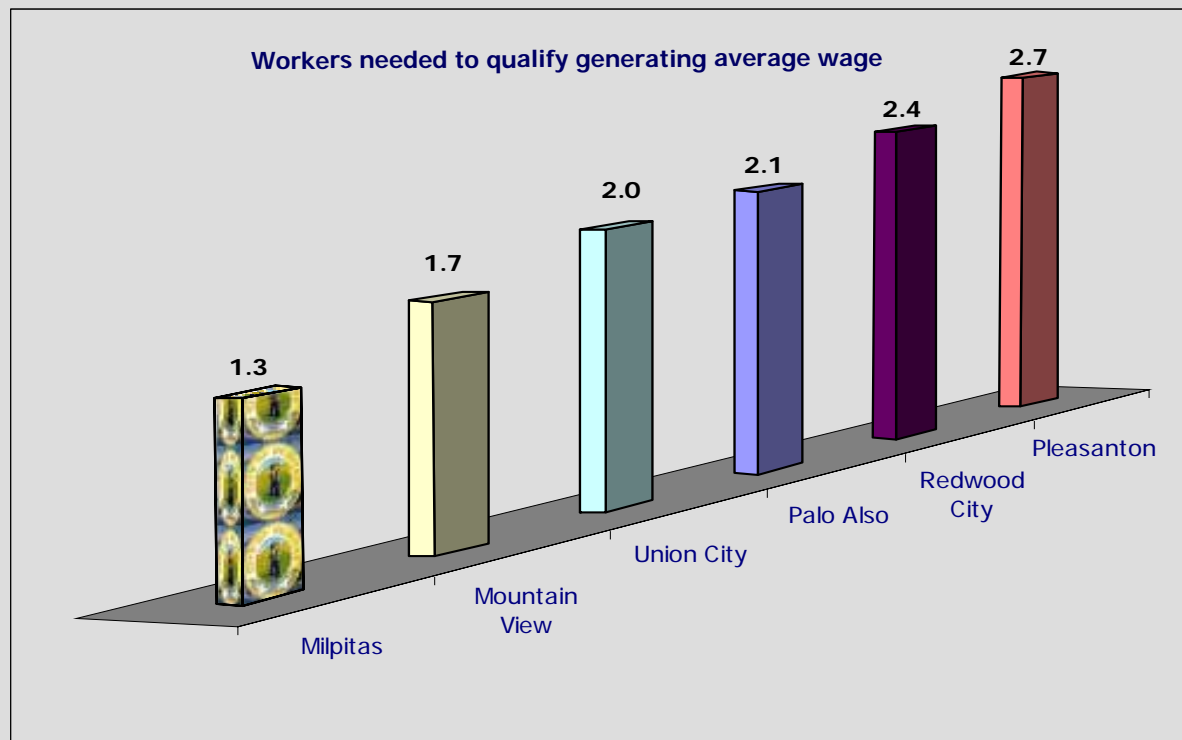
Taxable Retail Sales per Capita, 2002



Source: Calculations by Applied Development Economics with data from the California Department of Finance, the California Board of Equalization



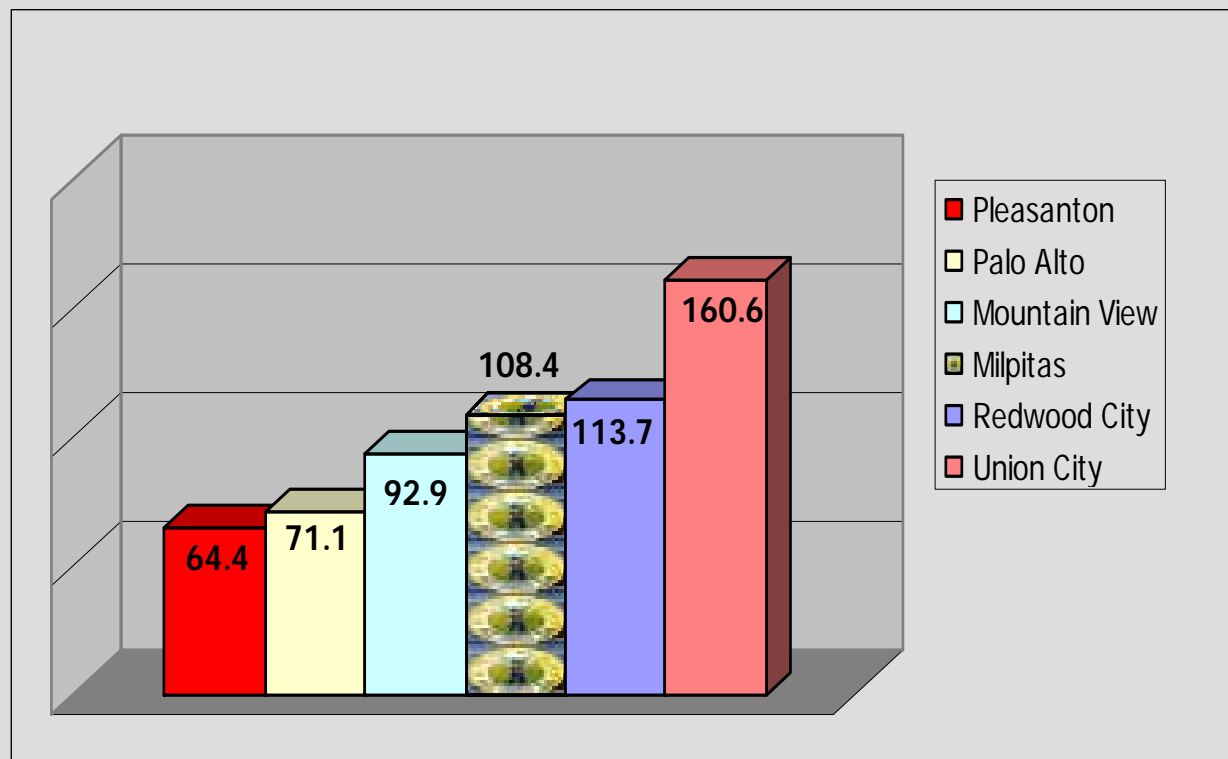
Wages and Housing Affordability



Source: Calculations by Applied Development Economics; home prices from DataQuick (median 2003), wages from the Quarterly Census of Employment and Wages 2002 with an adjustment made for 2003 based on the Consumer Price Index, Income needed to Qualify to purchase a home based on formula provided by the California Association of Realtors®



California Crime Index, 2002 *

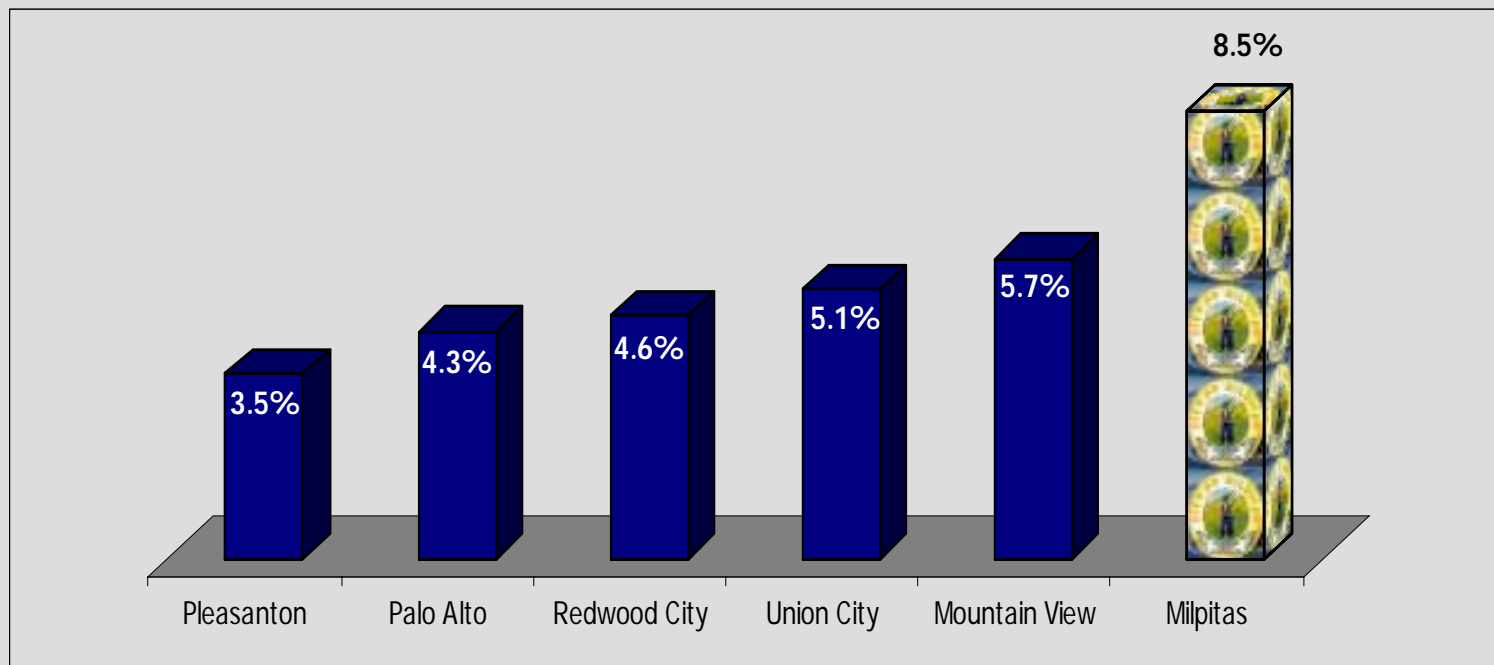


* Crimes per 10,000 population

Source: California Department of Justice



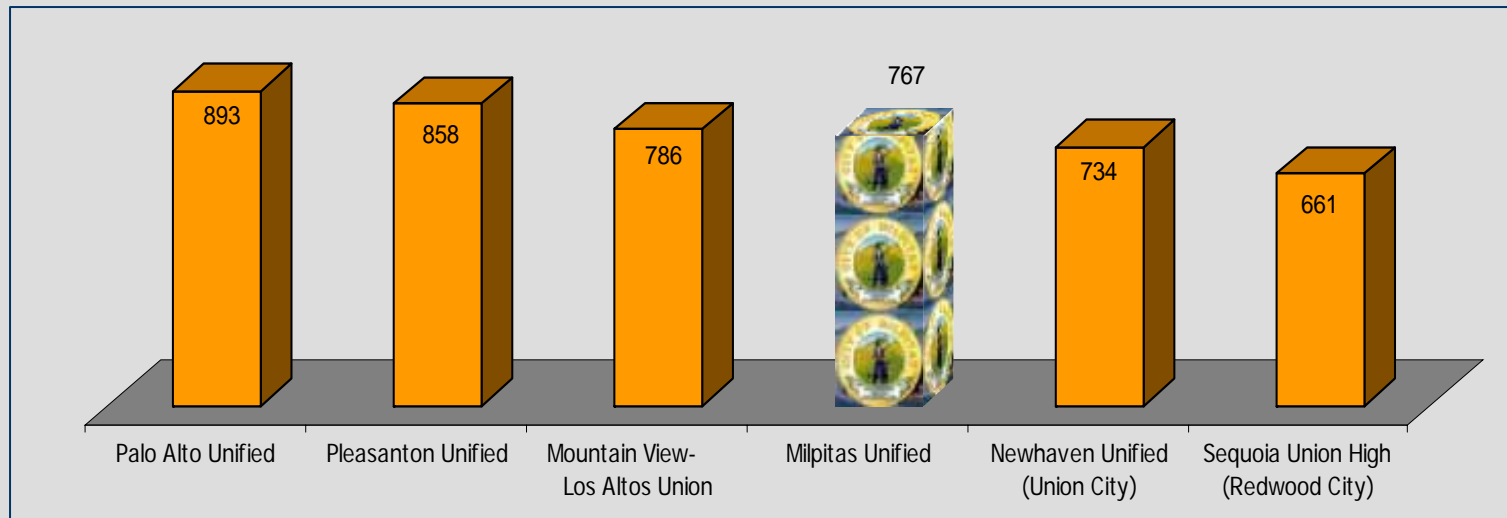
Unemployment Rate



Source: The Labor Market Information Division of the California Employment Development Department.



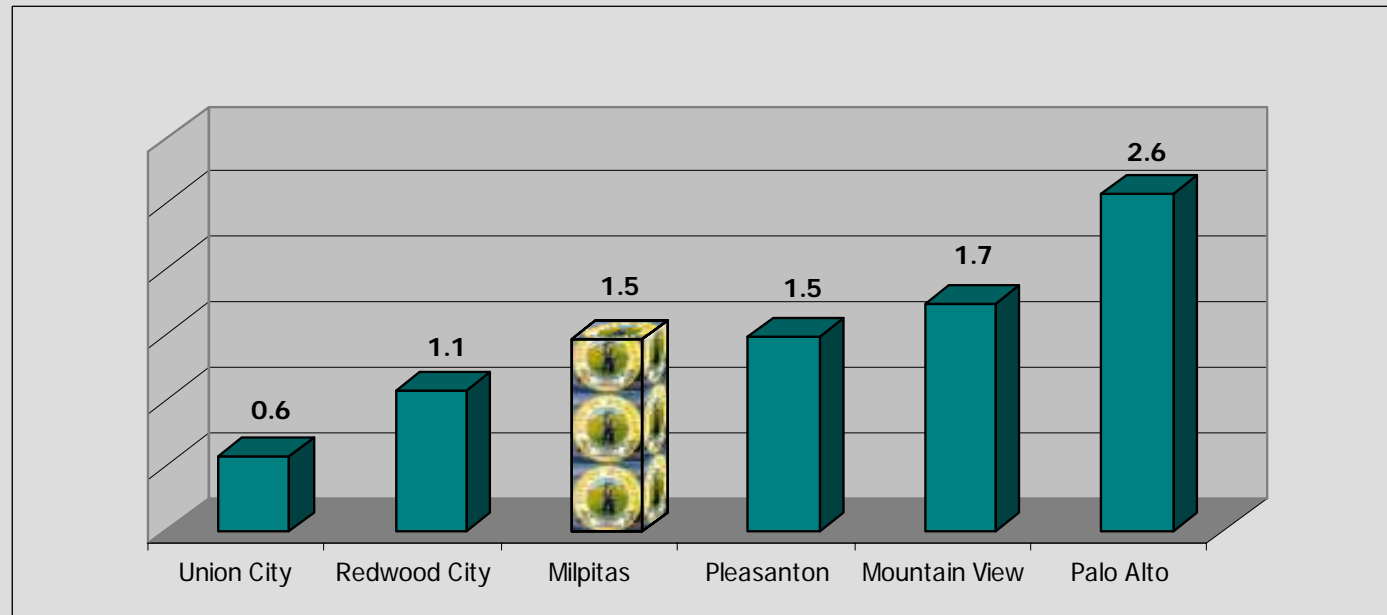
Academic Performance Index, 2003



Source: California Department of Education



Ratio of Jobs to Employed Residents



Source: Applied Development Economics with data from the Association of Bay Area Governments (ABAG)

